

PREPARED BY:

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4/19/07 10:49:00
BK 2,701 PG 669
DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

RETURN TO: HOMECOMINGS FINANCIAL, LLC/FNFS
9350 Waxie Way
San Diego, CA 92123

Loan No. 0418173944/Hancock
File No.: 382.0705814MS/TAC

INDEXING INSTRUCTIONS: Lot 157, Section "C". Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi

TRANSFER AND ASSIGNMENT OF DEED OF TRUST

STATE OF MISSISSIPPI

COUNTY OF DE SOTO

FOR VALUE RECEIVED Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Homecomings Financial Network, Inc, as Assignor, has this day transferred sold, assigned, conveyed and set over to The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by Kyle D. Hancock to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Homecomings Financial Network, Inc, dated August 29, 2003, and recorded in Book 1815, Page 635 in the Office of the Chancery Clerk of De Soto County, Mississippi. The following described property, to wit:

Lot 157, Section "C", Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, as per plat thereof recorded in Plat Book 8, Pages 41, 42, and 43, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

The Assignor herein specifically sells, assigns, transfers and conveys to the Assignee, its successors, representatives and assigns the aforementioned Mortgage the property described herein, the indebtedness secured thereby, together with all the rights, title, interest powers, options, privileges and immunities contained therein.

The Assignor herein has this day sold and assigned to the Assignee the Note secured by the aforementioned Mortgage, and this transfer is made to secure the Assignee, its successors, representatives, and assigns in the payment of said Note.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 13 day of March, 2007.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
ACTING SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL
NETWORK, INC

By: Rebecca Colgan (L.S.)
Title: AVP

By: [Signature] (L.S.)
Title: AVP

State of Texas

County of Dallas

I Helen L. Horne-Durham, a Notary Public in and for said State and County
hereby certify that Rebecca Colgan and
Brad Staley whose names as AVP and
AVP of Homecomings Financial Network corporation, are
signed the foregoing conveyance and officers and with full authority, executed the same voluntarily for
and as the act of said corporation acting in its capacity as such officers on the day the same bears date.

Given under my hand this the 13th day of March, 2007.

Helen L. Horne-Durham
Notary

(Seal)

My Commission Expires:



Sidra Pederson
Homecomings Financial, LLC/FNFS
9350 Wixie Way
San Diego, CA 92123